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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:

10/098,634

Applicant(s):

Chalmers et al.

Filed: Art Unit:

March 13, 2002 3625

Examiner:

James H. Zurita

Title:

SYSTEMS AND METHODS FOR INITIATING RETURNS OVER A

NETWORK

Docket No.:

18360/236825

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AMENDMENT 37 C.F.R. § 1.121

Sir:

In response to the Office Action dated September 23, 2005, please amend the aboveidentified application as follows:

Amendments to the Drawings begin on page 2 of this paper and include an attached replacement sheet.

Amendments to the Specification begin on page 3 of this paper.

Amendments to the Claims begin on page 6 of this paper.

Remarks/Arguments begin on page 7 of this paper.

An Appendix including amended drawing figures is attached following page 9 of this paper.